

## Amendments to the Specification

- Please replace the paragraph which begins on line 10 of page 10 in the specification with the following amended paragraph:

Typically, payment card issuers are assigned a range of card numbers for issuing cards to customers. For example a small bank may be assigned the range 4555999033300000 to ~~45550999033399999~~ 4555999033399999, whereas a larger bank may be assigned 4555998800000000 to 4555998819999999. Accordingly, the identifier code is the portion of a card ~~number~~, number which distinguishes between issuers.